

CALWEST BANCORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$178	\$146	-18.4%		
Loans	\$105	\$80	-23.1%		
Construction & development	\$3	\$2	-56.4%		
Closed-end 1-4 family residential	\$2	\$2	2.6%		
Home equity	\$15	\$12	-18.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-35.7%		
Commercial & Industrial	\$44	\$33	-26.2%		
Commercial real estate	\$37	\$29	-19.9%		
Unused commitments	\$23	\$14	-39.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$41	16.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$9	-49.4%		
Cash & balances due	\$4	\$6	57.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$168	\$136	-19.5%		
Deposits	\$161	\$134	-16.9%		
Total other borrowings	\$7	\$1	-84.7%		
FHLB advances	\$6	\$1	-83.3%		
Equity					
Equity capital at quarter end	\$10	\$10	1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.3%	6.3%	--		
Tier 1 risk based capital ratio	8.6%	11.1%	--		
Total risk based capital ratio	9.8%	12.4%	--		
Return on equity ¹	-58.6%	-0.1%	--		
Return on assets ¹	-3.6%	0.0%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	34.3%	44.2%	--		
Loss provision to net charge-offs (qtr)	148.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	4.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	73.8%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.9%	34.5%	0.0%	1.4%	--
Home equity	1.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.0%	-47.7%	0.0%	--
Commercial & Industrial	10.1%	9.6%	2.6%	0.3%	--
Commercial real estate	13.9%	16.5%	0.1%	0.0%	--
Total loans	12.0%	11.0%	1.1%	0.2%	--